

# State of Connecticut

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## PERMANENT COMMISSION ON THE STATUS OF WOMEN

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### Written Testimony of the Permanent Commission on the Status of Women Before the Select Committee on Aging Tuesday, February 28, 2006

#### In Support of:

**S.B. 347, AAC The Availability of Community-Based Services Under the  
Connecticut Home-Care Program for the Elderly**

**H.B. 5496, AAC The Establishment of a State-wide Money Management Program  
that Shall Assist Low-Income Elderly and Disabled Persons**

The Permanent Commission on the Status of Women thanks the committee for this opportunity to provide written testimony regarding the above-referenced proposals that would assist low-income seniors and people with disabilities to live independently in a community setting.

The PCSW support these proposals because there is a growing population of seniors and individuals with disabilities who will increasingly rely on services that help them remain independent and in their communities. Connecticut is home to nearly 440,000 people over the age of 65.<sup>1</sup> The fastest growing cohort of the elderly population consists of women who are 85 or older. The 2000 Census shows that 46,341 women age 85 and over resided in Connecticut. This number is projected to increase by nearly a third in the

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<sup>1</sup> US Census Bureau, 2004. American Community Survey, Table B01001.

year 2010 to 72,515. Thirty percent of seniors live alone<sup>2</sup> and 6.6% of seniors live in poverty.<sup>3</sup> Three of every four seniors living in poverty are women.<sup>4</sup> The number of people with disabilities also continues to grow - according to the latest US census 19% of all people have disabilities.

**S.B. 347** would implement presumptive eligibility for persons, 65 years of age or older, who seek access to the Connecticut home-care program. This would provide assistance to those in need without delay.

**H.B. 5496** would establish a Money Management Program to assist low income seniors and people with disabilities to live independently in their homes and protect them from financial abuse by matching trained and bonded volunteers with those having difficulty managing their finances.

The dilemma of determining the most effective way to manage insufficient revenue streams is one faced by this legislature, our corporate citizens and our senior citizens. According to the AARP 32,850 Connecticut seniors have difficulty keeping track of their money or bills due to a physical or mental health condition.<sup>5</sup>

Seniors living in poverty are faced with making daily gut wrenching decision about what they can afford and what they can afford to go without. These decisions are being made in a rapidly changing financial environment that grows increasingly complicated by the day. The most common issues faced by individuals who need money management assistance are that their bills are often not being paid and they are frequently unable to understand bank statements.<sup>6</sup> For many these challenges come at a time when their health and faculties are becoming less reliable.

In the absence of these services it is entirely conceivable that an illness could delay bank deposits and/or payment of bills. These delays would result in bounced check fees and late payment fees, two additional expenses that would stress the already tenuous situation. While this program will not erase the impact of poverty, it is an important step toward mitigating the impact of the concurrent events of poverty, aging, and disability.

The U. S. Supreme Court ruling in Olmstead v. L. C.<sup>7</sup> mandates that services be available to meet the needs of such persons wishing to live in the community. These proposals are creative tools to assist elders and people with disabilities to remain independent through self-directed care in a community setting.

We thank you for your attention and urge your support of **S.B. 347, AAC The Availability of Community-Based Services Under the Connecticut Home-Care Program for the Elderly** and **H.B. 5496, AAC The Establishment of a State-wide**

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<sup>2</sup> US Census Bureau, 2004. American Community Survey, Table B111010

<sup>3</sup> US Census Bureau, 2004. American Community Survey, Table B17001

<sup>4</sup> Ibid.

<sup>5</sup> AARP, 2004. Connecticut Money Management Program Needs Assessment, P. 3

<sup>6</sup> Ibid, p. 1.

<sup>7</sup> Olmstead v. L. C., 119 S. Ct. 2176 (1999).

**Money Management Program that Shall Assist Low-Income Elderly and Disabled Persons.**

